

All Seasons Travel Plan



Travel Smart. Travel Insurance.

REFER GUEST'S QUESTIONS TO TRAVEL GUARD AT 1.877.249.5376 REFER TO PRODUCT CODE #008635 P1 1/10

Quote both rates to guest, with and without insurance.

Plan must be purchased 30 days prior to arrival or by final trip payment

If the insurance is purchased within 21 days of making the initial trip payment, the Pre-existing Medical Condition Exclusion will be waived

BRIEF DESCRIPTION OF INSURANCE BENEFITS

Trip Cost - Trip Cancellation/Interruption due to:

- Sickness, injury or death of Insured, Traveling Companion, Service Animal, Family Member, or Business Partner
- Inclement Weather conditions causing delay or cancellation of travel
- a named hurricane causing cancellation of travel to the Insured's Destination that is Inaccessible or Uninhabitable
- the Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism, or burglary
- the Insured's Destination being made Uninhabitable by a flood, tornado, earthquake, fire, wildfire, volcanic eruption, or blizzard that is due to natural causes, vandalism, or burglary
- The Insured or Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined
- Being involved in or delayed due to an automobile accident, while en route to the Insured's Destination
- A Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival
- Strike, resulting in the complete cessation of travel services at the point of departure or Destination
- Termination of employment or layoff affecting the Insured or his/her Traveling Companion; must occur more than 14 days after effective date of coverage; must have been with the same employer for at least one year
- Insured or Traveling Companion is called to active military service or military leave is revoked
- the Insured has an employer-initiated transfer within the same organization of 250 or more miles after the Insured's effective date of coverage which requires the Insured's Primary Residence to be relocated
- mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the of the Insured's travel
- The primary or secondary school where the Insured or Traveling Companion is a student must extend its operating session beyond its regular schedule, which cause the extension of the originally scheduled school year beyond the originally scheduled end date and the Departure Date falls within that period of time
- a theft of passports or visas specifically required for the Insured's Trip substantiated by a police report

\$600 - Trip Delay (12 hours or more) due to:

- the Insured or Traveling Companion is quarantined
 - Common Carrier delay
 - the insured's or traveling companion's lost or stolen passports, travel documents, or money
 - Natural Disaster
 - Injury or Sickness of the Insured or Traveling Companion
- This benefit is payable for only one delay per person per trip.

\$1,250 - Baggage, Sporting Equipment & Personal Effects

Reimburses for loss, theft, or damage to:

- Baggage and personal effects
- Loss of passports or visas during the Insured's Trip
- Unauthorized use of credit cards if guests have complied with credit card conditions

\$1,000 - Baggage Delay (\$200 per day)

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 12 hours

\$25,000 - Medical Expense,

\$525,000 - Emergency Evacuation & Repatriation of Remains:

- Medical Expenses incurred during trip
- Dental maximum of \$1,000
- Evacuation to the nearest adequate medical facility
- Transportation of remains upon death

\$100,000 - Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

\$25,000 - Car Rental Collision Coverage

- Covers damage due to collision, vandalism, theft, windstorm, fire, hail or flood

Assistance Services*

- Travel Medical Assistance
 - Worldwide Travel Assistance
 - LiveTravel® Emergency Assistance
 - Detailed Pre-Trip Travel Advisories
 - Concierge Services
 - Identity Theft (Not available to NY residents)
 - Pet Return Service
 - \$100 Roadside Assistance (provided by Coach-net Services Inc.)
- *Non-insurance services are provided by Travel Guard

Plan Cost

- 7.25% of Trip Cost Per Person

The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there are any conflicts between the contents of this document and the Policy (form series T30337NUFIC), the Policy will govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.